

Health and Welfare

The City provides an annual allotment of \$16,458 (\$685.75 twice-monthly) for the Mayor, Councilmembers and City Attorney to use toward the purchase of benefits available under the City’s IRS Section 125 Cafeteria Benefits Plan (Flex Plan).

From this allotment the annual allotment is available to pay for health coverage for the elected officials and their dependents, dental/vision coverage for themselves and their dependents, set aside funds in a flexible spending account (FSA) for reimbursement of eligible health or dependent care expenses, or place it in a taxable cash option.

HEALTH PLANS

The City currently offers the Kaiser and Aetna Value and Aetna Full HMO plans and the Aetna OAMC (PPO) plan to its active employees and their dependents through its Flex Plan. Health coverage is effective on date of appointment. Eligible employees may waive City-sponsored medical coverage. Flex Allotment of employees waiving coverage and those with Employee Only medical coverage is fixed at the Flex Allotment amount provided in plan year 2013 (\$15,162).

DENTAL INSURANCE

The City currently offers the Cigna DHMO (pre-paid) and Cigna DPPO Plans. Coverage is effective on date of appointment.

VISION INSURANCE

The City currently offers the MES Vision plan. Coverage is effective on date of appointment.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both health and dependent/child care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health FSA allocation is \$2,550 from all sources. Dependent/Child Care FSAs are limited to \$5,000 from all sources.

CASH PAYMENT OPTION

Any Flex Plan allotment remaining after electing medical, dental, vision and/or FSA coverage may be allotted to a taxable Cash Payment Option. Payment will be made in two installments – July and December.

LIFE INSURANCE

The City provides elected officials with a \$50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees may purchase Optional coverage in multiples of \$10,000, up to a maximum of \$550,000 or four times their annual salary, whichever is less. Coverage is also available for dependents as long as employees purchase Optional coverage for themselves. Dependent spouse or domestic partner can elect up to the lesser of \$100,000 and 50% of your coverage, in \$10,000 increments. Coverage of \$10,000 is available for dependent children up to age 26.

SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides employees with Short Term and Long Term Disability insurance. If the employee is disabled according to the policy’s definition of disability, the employee may be eligible to receive a benefit based upon 60% of the basic earnings up to a maximum of \$1,732 per week. Benefits would begin after an “Elimination Period” of 30 days for an accident or sickness and would be paid for as long as the employee continues to meet the policy’s definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of the employee’s monthly earnings to a maximum of \$7,500 per month.

Retirement

The City contracts with CalPERS for the provisions of its retirement benefits as set forth in the California Government Code and California Public Employees’ Pension Reform Act of 2013.

BASIC RETIREMENT

The City contracts with CalPERS for the provisions of its retirement benefits.

Retirement Tier	Retirement Formula	Employee Deduction	Minimum Age for Retirement
Tier 1 Retirement	Local Miscellaneous 3% @ 60	8%	50
Tier 2 Retirement	Local Miscellaneous 2% @ 60	7%	50
Tier 3 Retirement	Local Miscellaneous 2% @ 62	6.75%	52

Tier 1 – Employees who became CalPERS members with the City of Chula Vista prior to 04/22/2011

Tier 2 - Employees who became members of CalPERS or a reciprocal agency between 04/22/2011through 12/31/2012

Tier 3 - New CalPERS members or reciprocal agency members on or after 01/01/2013

Employees may retire when they reach minimum age for retirement with five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

- One Year Final Compensation (Tier 1 only)
 - Three Year Final Compensation (Tier 2 & 3)
 - 1959 Survivor Benefit - Level 4
 - Post Retirement Survivor’s Continuance
- Military Service Credit as Public Service
 - Credit for Unused Sick Leave
 - Retired Death Benefit \$5,000
 - Social Security Coverage-None

457 DEFERRED COMPENSATION

The City offers 457 plans through ICMA and Nationwide. These accounts are voluntary and are employee funded.

Other Benefits

AUTO ALLOWANCE

Elected officials shall be entitled to car allowance at his/her discretion with the allowance contingent upon evidence of adequate auto insurance.

HOUSING ALLOWANCE

The Mayor and Councilmembers shall receive as compensation for their services \$50 Housing allowance per meeting, to reimburse them for the additional demands and expenses made upon and incurred in performing their official duty of the City.